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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Chehade *et al.*

Examiner: Gregory L. Johnson

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Art Unit: 3691

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Confirmation No.: 8439

Title: METHOD AND APPARATUS FOR FACILITATING BUSINESS PROCESSES

Commissioner for Patents
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RESPONSE TO THE INTERVIEW SUMMARY OF OCTOBER 17, 2008

In response to the October 17, 2008 telephonic interview between Examiner Gregory Johnson and applicants' representative Jack P. Friedman, applicants' representative states that the Examiner's *Interview Summary* accurately reflects the substance of the interview.

Date: October 28, 2008

/Jack P. Friedman/
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